

THAT WHICH IS CLAIMED:

1. A method for providing a consumer with personalized credit-related information based on credit history data of the consumer, comprising:
  - creating an account with the consumer;
  - receiving a request from the consumer for personalized credit-related information;
  - transmitting to a credit bureau, in response to the request from the consumer, an inquiry for credit history data relating to the consumer;
  - receiving credit history data on the consumer in response to the inquiry;
  - generating a summary report of personalized credit-related information based on the credit history data, the summary report including a credit score and an explanatory statement suggesting steps to improve the credit score; and
  - transmitting the summary report to the consumer.
2. The method of Claim 1, wherein creating an account includes establishing an agent relationship with the consumer.
3. The method of Claim 1, wherein transmitting an inquiry includes transmitting a Fair Credit Reporting Act Consumer Inquiry for the consumer to the credit bureau.
4. The method of Claim 1, wherein generating the summary report includes generating the credit score based on the credit history data.
5. The method of Claim 4, further comprising receiving consumer-related records from a plurality of databases on one or more networks, and wherein generating the credit score includes generating the credit score based on the credit history data and at least one of the consumer-related records which is associated with the consumer.
6. The method of Claim 1, wherein receiving the request of the consumer includes authenticating the consumer.

7. A method of providing one or more pre-approved offers to a consumer based on credit-related information of the consumer, comprising:

- creating an account with the consumer;
- transmitting to a credit bureau an inquiry for credit history data relating to the consumer;
- receiving credit history data on the consumer in response to the inquiry; and
- selecting a pre-approved offer from a plurality of offers from multiple merchants based at least partially on the credit history data of the consumer.

8. The method of Claim 7, further comprising presenting the offer to the consumer, wherein the offer is for establishing a credit-based account with a merchant.

9. The method of Claim 8, wherein presenting the offer includes displaying a selectable item on a webpage viewable by a web browser interface.

10. The method of Claim 7, wherein identifying the pre-approved offer includes:

- receiving an offer from a merchant with merchant define criteria for selection of a suitable consumer; and
- selecting the offer based at least partially on the criteria provided by the merchant.

11. The method of Claim 10, wherein presenting the pre-approved offer includes presenting the pre-approved offer for acceptance by the consumer, wherein the pre-approved offer is anonymously pre-approved based on a comparison of the credit history data of the consumer and the criteria provided by the merchant.

12. The method of Claim 7, wherein the step of creating the account includes receiving preference criteria from the consumer.

13. The method of Claim 12, wherein selecting the pre-approved offer includes selecting the pre-approved offer from a merchant based at least partially on the preference criteria of the consumer.

14. The method of Claim 7, wherein selecting the pre-approved offer includes selecting the pre-approved offer from a merchant based at least partially on market activity of the consumer.

15. The method of Claim 7, wherein selecting the pre-approved offer includes determining a financial term of the pre-approved offer based at least partially on the credit history data of the consumer.

16. The method of Claim 7, further comprising selecting a plurality of pre-approved offers for the consumer based at least partially on the credit history data of the consumer and a subject preference provided by the consumer.

17. A method for presenting pre-approved offers to a consumer, comprising:  
receiving consumer data records from a plurality of databases;  
selecting for the consumer at least one pre-approved offer based on at least one consumer data record associated with the consumer; and  
sending a web-based representation of the pre-approved offer to the consumer.

18. The method of Claim 17, wherein receiving the consumer data record includes receiving at least one of credit history report associated with the consumer and at least one consumer data record associated with the consumer.

19. The method of Claim 18, wherein selecting the pre-approved offer includes selecting the pre-approved offer based at least partially on the credit history record.

20. The method of Claim 17, further comprising receiving an offer acceptance indication from the consumer in response to the representation of the pre-approved offer.

21. The method of Claim 17, where selecting the pre-approved offer includes determining a financial term of the pre-approved offer.

22. The method of Claim 17, wherein selecting the pre-approved offer includes comparing at least one consumer data record with modeling criteria provided by the merchant.

23. An method for opting a consumer out of targeted marketing programs that distribute targeted marketing items from a plurality of merchants, comprising:

receiving at a webpage interface opt-out criteria inputted by the consumer; and  
notifying at least one of the plurality of merchants and a direct marketer to cease sending targeted marketing items to the consumer based at least partially on the opt-out criteria.

24. The method of Claim 23, further comprising selecting the merchant to notify based at least partially on satisfaction by the merchant of the opt-out criteria of the consumer.

25. The method of Claim 23, wherein receiving opt-out criteria includes receiving an indication of a subject matter for which the consumer is opting out.

26. The method of Claim 23, wherein receiving opt-out criteria includes receiving an indication of a merchant for which the consumer is opting out.

27. The method of Claim 23, wherein receiving opt-out criteria includes receiving an indication of an inclusive listing of merchants for which the consumer is opting out.

28. A method for monitoring credit report activity for a consumer, comprising:

detecting a change in a credit report of the consumer; and

sending a message to the consumer if the credit report has changed to notify the consumer of a credit report activity associated with the credit report of the consumer.

29. The method of Claim 28, further comprising creating a credit monitoring account with the consumer.

30. The method of Claim 28, further comprising receiving a request at a webpage interface from the consumer to view a representation of the credit report change.

31. The method of Claim 30, further comprising transmitting an inquiry to a credit bureau for a credit report of the consumer.

32. The method of Claim 31, further comprising:  
receiving in response to the inquiry a credit report on the consumer;  
identifying an item of the credit report that has changed; and  
generating a representation of the credit report activity based on the item of the credit report that changed.

33. The method of Claim 32, further comprising storing credit-related information based on the credit report of the consumer, wherein identifying the item of the credit report that has changed includes:

retrieving the stored credit-related information; and  
comparing the credit related information with a representation of the credit report.

34. The method of Claim 31, wherein identifying the item includes identifying an item selected from the group consisting of a credit score, a number of inquires, and consumer demographic data.

35. The method of Claim 31, further comprising:  
receiving in response to the inquiry a credit report on the consumer; and  
presenting the consumer with a pre-approved offer for a credit-based account, the consumer being pre-approved based at least partially on the credit report of the consumer.

36. The method of Claim 31, further comprising:  
receiving in response to the inquiry a credit report on the consumer; and  
generating a summary report of personalized credit-related information based on the credit report, the summary report including a credit score of the consumer and an explanatory statement suggesting steps to improve the credit score; and  
presenting the consumer with the summary report.

37. The method of Claim 28, wherein sending the message includes determining an impact of the change in the credit report of the consumer on the credit worthiness of the consumer.